

DEFERRED BENEFITS, ROMANCE, AND THE SPECTER OF LATER-LIFE DIVORCE

Allison Alexy*

Abstract: In this paper, I describe how the threat of rising divorce rates among people near retirement has provoked conversations about ideals and expectations of marital relationships in contemporary Japan. A change in the pension law slated to go into effect in April 2007 enables divorced women to access up to half of their ex-husbands' future pension payments, making divorce more financially feasible for women who have not held full-time jobs. This legal change coincides with the oldest baby-boomers turning sixty and is generally predicted to create a boom in "later-life divorce" (*jukunen rikon*).

In media images and people's conversations, these potential later-life divorces are dramatically gendered. It is commonly suggested that the vast majority will be initiated by women and will leave helpless husbands who are unable to perform basic domestic duties. Based on ethnographic research and participation in support groups, this paper describes reflections on and reconsiderations of marital ideals and family lives during the period immediately before the legal changes. In this analysis, I pay particular attention to media coverage, individual case studies, and the symbolic value of women's work and retirement.

ANTICIPATING THE 2007 PROBLEMS

In February 2006, while in the midst of ethnographic fieldwork about divorce experiences in contemporary Japan, I stepped into an elevator with a middle-aged Japanese man. Presumably noticing that I do not look Japanese, he struck up a conversation by politely asking why I was in Japan. When I explained the broad subject of my research, he responded with a bit of nervous laughter and then said, "You know about next year, right? ... All the men I know are scared. We're *all* scared."

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What he was describing as a universal fear among men in his generation is that their wives would request divorces in April 2007. Although many married people worry about divorce, the fear he described was created and supported by a media frenzy, and was focused on a surprisingly specific date. The height of divorce risk was pinpointed to a pension law change passed in the national Diet in June 2004, which will enable ex-spouses to access up to half of their former partner's future pension payments. Reflecting the gendered patterns of work in Japan, this means that wives who divorce after April 2007 will be able to petition for a substantial part of their ex-husbands' pensions, making divorce more financially feasible. Critically, during my fieldwork, the pension change had not yet gone into effect and was instead a phantasmagoric projection of what might become. The common understanding, repeated to me in many situations by both men and women, was that April 2007 will bring a mass exodus from marriage, and that older women would leave marriages as soon as there is the slightest opportunity. Thus we – husbands, wives, politicians, and researchers – were all left waiting, wondering how and when the specter of later-life divorce might become manifest.

In this period of thinking about which marriages would survive, almost everyone seemed to know who would be doing the deciding: women. In media images, government documents and websites, support groups, and private conversations, later-life divorce was regularly described as a potential weapon wielded by women against men. In contrast with patterns that were happening as recently as the 1970s and 80s, now *everyone knows* that wives are initiating divorce in much higher percentages than husbands (about earlier patterns, see Bryant 1992, Fuess 2004). That no one can know for sure, that there are no statistical data breaking down the gendered patterns of "filing," only makes the common knowledge that much more powerful¹. In November 2005, at a casual dinner with his co-workers, a soon-to-be divorced man quizzed me on precisely this point. How many Japanese divorces, he wanted to know, did I think women started? Faltering, and saying I hadn't been able to find the statistics, I guessed around seventy percent. Only slightly drunk but rapidly becoming increasingly jaded, he said it had to be ninety-five percent, if not higher. The two other women at the table, both never married, did not disagree that divorce is a woman's game.

¹ The lack of statistics is because of the legal processes of divorce in Japan. To get divorced, over ninety percent of couples file a legally "mutual" divorce form that both spouses have signed (Bryant 1992). Because of this legal mutuality, there is no way to tell which spouse initiated the divorce.

In recent decades there have been many specters haunting Japanese families. The big three – falling birth rate, later marriages, and the aging population – have been joined by more recent concerns about what mass retirement will do to the nation and individual families. The first wave of post-war baby boomers retire in 2007 and the host of national, social, and personal issues this raises have been joined together under the term “2007 problem.” At the same time, talk about *hikikomori* [shut-ins], school-refusers, and other “family issues” has also come to include discussion of the rising divorce rate. About one third of current marriages will end in divorce and the majority of divorces occur between people in their thirties, reinforcing popular understandings that divorce is yet another way young people are reshaping Japanese families and society (MHLW 2003: 453, Raymo, Iwasawa and Bumpass 2004: 407, Retherford, Ogawa and Matsukura 2001). However, since 2004, concerns about the state of Japanese marriages have crystallized in a new direction: public and media attention has shifted to marriages between retired people. For decades, although derogatory terms that label retired husbands as “heavy wet leaves” (*nure ochiba*) or “large-size refuse” (*sodaigomi*) have been popularly recognized, marriages between older people were understood as problematic but stable. Since passage of the pension law change, and in the context of a general rise in divorces, these marriages are now regularly described as risky, tenuous, and increasingly likely to end in divorce. They suddenly symbolize the typical problems in Japanese relationships, and solving these problems lies at the intersection of national and personal concerns. At stake are both normative ideals that describe the Japanese national community in terms of “family” and the lived experiences of individuals within families².

In the prolonged liminality of the wait until April 2007, “thinking about” divorce came to connote a range between deep romantic fantasy and very practical concerns about personal financial solvency. In anticipation of the pension law change, and in the midst of a media boom that described the potential results in cataclysmic terms, a space opened in which people near retirement could reconsider and reevaluate their marriages. At stake, and under debate, were the normative ideals of marital and family life, how couples should relate, the potential for freedom and fulfillment in marriage, and the nature and value of women’s work. When people discussed what is possible and desirable in relationships, they often juggled between two extremes: more “conservative” ideals that divide

² For more on ways that the Japanese national community and corporate and institutional communities have been rendered in terms as “families,” see Kelly and White (2006), Rosenberger (1991), and White (2002).

husbands and wives into strictly gendered spheres of living, and an ideal of “companionate marriage” that suggests the best, strongest, and safest marriages are ones in which spouses are also friends. As later-life divorce becomes a more acceptable option, its shadow hangs over many more marriages than it will actually end, indirectly shaping images and experiences of family life in contemporary Japan.

This paper offers imagings, projections, hopes, and fears of later-life divorce before it became a legal possibility. Conducting ethnographic fieldwork in 2005 and 2006, and writing this paper before April 2007, I represent how later-life divorce was discussed, threatened, and lived as people waited for the legal change to take place. To those ends, I begin by expanding the definitions of “later life” (*jukunen*), before moving into a discussion of how state policies reflect normative ideals of family life through the pension system. Next, I describe recent media attention to the threat of later-life divorce and contrast such images with three case studies of women considering divorce. Building from these examples, I suggest that, when people contemplate later-life divorce, money is of key importance not for its exchange value, but for the symbolic value it affords women after decades of un(der)paid work. Mirroring my informants’ attention to the possibilities the future might hold, I conclude with thoughts about future orientations.

THE TERMINOLOGY OF LATER LIFE

The projected phenomenon discussed in this paper is labeled *jukunen rikon* in Japanese, the latter word being the standard term for “divorce” and the former relating it to a certain stage in life. *Jukunen* is one expression among many others in the Japanese lexicon of age. Translating this term into English is not easy or straightforward because of its lack of specificity and because of the myriad of partially equivalent terms. The range of “aging” vocabulary is particularly significant because it is used to distinguish between “young old” and “old old” (Kelly 1993: 163) – the merely retired and the truly elderly. Other terms to describe aging in Japanese include *rōjin* [“elderly”], *chūkōnen* [“middle-old age”], *kōrei* [“higher age”], *shirubā* [“silver”], *shinia* [“senior”] and *jukunen* [“mature years”], and each suggests a different age range and level of activity (Backhaus forthcoming, Kelly 1993, Plath 1988).

Many English language media publications have translated *jukunen rikon* as “middle-aged divorce” or “silver divorce,” both of which correctly gesture to the importance of age and life course in imaginings of these divorces (Curtin 2002, Hongo 2006). But because “middle-aged” could suggest a couple in their 40s, and “silver” could describe spouses already

infirm, neither of these common glosses correctly points to the transitional age suggested by the Japanese term. Instead, *jukunen* refers to the period of transition into later life: it is the time when people transition from working to retirement, from having children in the house to being empty-nesters, from being middle-aged to being silver. The term *jukunen* was created to describe the period between forty-five and sixty-five years of age, a period when occupational and familial responsibilities are ostensibly diminishing (Kelly 1993: 163). It is precisely *not* middle age, nor old age, but the bridge between the two.

Such concerns with transitions are reflected in the common link between *jukunen rikon* and retirement. As I will discuss below, media images and popular understandings of these divorces suggest that the category can be defined in relation to retirement; a divorce is a *jukunen* divorce if it occurs close to a husband's retirement. What counts as "close to," in addition to what counts as "retirement" when most people continue some part-time or reduced-time occupation, remains open for debate, and demonstrates the term's continuing flexibility in Japanese. Further, *jukunen* divorces are ending marriages of considerable length. One online dictionary says, "Although there are people who think that any divorce by a person in later-life counts as a "later-life divorce," if a couple gets married when they're fifty-five, for example, and then divorce when they're sixty-five, that doesn't count" (www.zokugo-dict.com/). For this paper, I will translate *jukunen rikon* as "later-life divorce" to index the transitional moment during which they are commonly understood to take place, and the links between these divorces, retirement, pension payments, and what is recognized as labor.

HOW THE STATE SEES FAMILIES AND PENSIONS

How the government has organized and reorganized the pension system makes clear what work is valued and what work is not, how families should be arranged, and who deserves to stop working. The present pension structure is largely the result of major reforms passed in 1985, which divided Japanese citizens into three overlapping pension categories (Conrad 2001). First, every person over twenty is supposed to belong to the national pension system (*kokumin nenkin*). In addition, an employee pension system (*kōsei nenkin*) allows employees of private companies to add to their national pensions by contributing a portion of their monthly earnings. Finally, non-working spouses of people in the second category – housewives supported by husbands – are enrolled with their spouses and pay no individual premiums, demonstrating the state's expectations of,

and incentives for, marriage (Conrad 2001, Takayama 2002). Before reforms, non-working housewives had no pensions of their own and had to rely on their husbands'. A woman could receive part of her husband's pension if he died, but had none if they got divorced. Assuming the smallest unit in society to be a male-headed family instead of individual people, the government organized the pension system to support aging women only via aging men (Rosenberger 1991, Sand 2003: 21). Further, this system assumes, and therefore supports, an employment system in which men are breadwinners and most women are economically linked to men through marriage.

Although the media eventually reported on the legal changes that will enable ex-wives to claim part of their former husbands' employee pensions, the new law received very little public or political attention when it was first proposed, bundled with other pension reforms. Instead, when then Prime Minister Koizumi and the Liberal Democratic Party first introduced these changes, in January 2004, discourse about pensions was overwhelmed by other issues³. At that time, media attention and popular conversations focused on the sustainability of the pension system, how much individual people would eventually receive, and fallout from the discovery that major celebrities and politicians had not paid their national pension premiums (Yoshida 2004). Because politicians predicted that few older people would want to divorce, the changes concerned with divorce received comparatively little public or political attention when they were passed.

After the potential increase in later-life divorce became big news, the state's position began to look contradictory: why would a political system that explicitly supports marriage and "traditional" gender roles suddenly encourage women who wanted to divorce? An answer lies in the dire economic predictions about the pension system and politicians' probable belief that few women would actually divorce. Reducing the pensions system's cost was the ultimate goal, and it may well be that politicians underestimated how willing older women might be to leave their husbands⁴. In

³ There is further irony that Koizumi sponsored this change, given his personal, but largely unmentioned, history with divorce. In 1982, when his then-wife was pregnant with their third son, Koizumi divorced her against her wishes. He took legal custody of their two older sons, and has never formally met the son his ex-wife was carrying when he left. Although stories about this youngest son, and his attempts to meet his father, are occasionally mentioned in the gossipy media, the divorce seems to have had surprisingly few political repercussions.

⁴ Of course, it is possible that the politicians were right, and the threats and imaginings of divorce will not become actualized in the long term.

other attempts to reduce the system's cost the government has gradually raised the retirement age, from sixty in 2001 to sixty-five by 2026, while increasing premiums and redefining annual bonuses as income, thereby raising premiums even further (Conrad 2001: 27). In this vein, the divorced-related pension changes could save the government additional money. For instance, if a married man dies after he retired, the government must still provide some of his pension to his widow (Ishizaki 2006, Kigyō Nenkin Kenkyūjo 2006). If, instead, that couple divorced and the husband's pension payments were split between to the two spouses, when the husband dies his ex-wife would receive no pension money. The Ministerial website (www.nenkin.co.jp) highlights this feature, explaining that when a woman's ex-husband dies, her portion of his pension will be automatically stopped. The website adopts a tone that makes such divorces unattractive and, with the verbal inflections and caricature of an older woman, warns women thinking about divorce: "You will always have anxiety because you'll never be able to know exactly when your pension payments will end (*Itsu sōkin ga todaeru ka wakaranai to iu fuan mo kakaeru koto ni narimasu*)" (MHLW 2007). As demonstrated by the 2004 pension system reforms, the government faced contradictory goals to promote certain "traditional" family arrangements while also reducing the cost of the system. If the expected boom in later-life divorce comes to fruition, politicians will have chosen the latter over the former, at least for the moment.

MEDIA ATTENTION AND THE ROMANCE OF DIVORCE

Although the term *jukunen rikon* [later-life divorce] was used in a magazine article as early as 1983 (Yoshida 1983), its booming popularity coincided with an evening drama that used the phrase as its title. The show *Jukunen Rikon* was broadcast in prime time from October to December 2005, and told the story of a middle-class family in which a wife, Yōko, requests a divorce the very day her husband, Kōtarō, retires from work (Asahi TV 2005). The story conveys and reinforces the stereotypical version of how later-life divorce happens, and situates the phenomenon quite firmly in the upper middle class.

The first episode begins with Kōtarō's last day of work, when he wakes up to find a note from his wife saying, "Thank you very much for these thirty-five years (*35 nen gokurō sama desu*)."

He wanders into the kitchen, where she is preparing breakfast for the family, and tells her that she got the year wrong – he's actually been working for thirty-eight years. Already dressed and bustling around the kitchen, she explains that it is appropri-

ate for her to use the shorter time because she married him three years after he started working. Only Kōtarō seems to miss the ominous foreshadowing of what, exactly, is ending and he goes about his final work day – getting applauded by his co-workers, signing up for English conversation classes because he'll have more time on his hands, visiting a travel agent to talk about trips for retired couples, and picking out a ¥120,000 diamond ring for his wife as a thank you. The emotional gap between the spouses is made obvious when Kōtarō can't decide what to write on the card for his wife and has to ask the jewelry saleslady for set phrases.

Later that night, when Kōtarō is just beginning to realize that retirement means both relaxation and a radical reconstruction of his daily life, his wife makes her shocking request. Contrary to his assumptions, she's not interested in traveling with him, and instead would like to stop taking care of him. At a celebratory dinner with their three adult children and granddaughter, Yōko announces in polite language that she would like a divorce ("*rikon sasete hoshii desu*"). Kōtarō yells and rips away the tablecloth, dumping the food onto the floor. The dinner and the family are seemingly ruined.

For being a show explicitly about divorce, *Jukunen Rikon* is laced throughout with surprising amounts of romance and romantic potential. Each of the couple's three children has romantic problems including an uncommitted hipster boyfriend, a potential shotgun marriage (*dekichattakon*) that ended with a miscarriage, a cheating husband, a relationship with a soon-to-be divorced single mother, remarriage, and step-parent-hood. Despite these melodramatic events, the show's driving question remains about the potential for divorce to breathe new romantic life into a marriage: will Kōtarō and Yōko get back together? Although they signed and submitted their divorce application in the second episode, their divorce was less a brutal and bitter end to their relationship than an excuse for them to begin dating again. Because their relationship was suddenly not obligatory there was space to foster romance. The newly divorced couple was put in situations more appropriate for flirting teenagers – a macho fight between Kōtarō and his ex-wife's potential new boyfriend, for instance, and a windswept conversation between the couple on a bridge when the audience knows that Kōtarō has that diamond ring in his pocket. These manifestations of the inverse relationship between romance and obligation mirrored how a happily married friend explained to me why she enjoyed flirting with men who were not her husband. Her husband, she said, *has* to like her. But strangers don't. They have no obligation to be attracted to her, which makes their attention valuable in a different way. Obligation might be reassuring, dutiful, or morally right, but it's not sexy or romantic. Divorce, as represented in *Jukunen Rikon* and many other tele-

vision dramas, movies, and *manga*, strips a relationship of its obligation and opens, however slightly, the possibility for renewed romance (for examples of this pattern, see also Fuji TV 1997, Kasuya 2002).

Up against a popular historical drama, *Jukunen Rikon* was a surprise hit and was particularly popular among women over forty (Saitō 2005: 83). Further, it prompted a boom in media surrounding the show that related the show's premise to real life relationships. Media coverage of the show often shifted from discussing the plot developments to hints for marriages in danger or interviews with well-known marriage counselors. In many ways, the tips most commonly repeated to protect marriages between older people are similar to those suggested for younger people, although older people, and older men specifically, are understood to be less willing and able to change. On television specials, talk shows, and in books, magazines, and newspaper articles, the critical points of potential marital risk are consistent. Including both emotional gaps and physical violence, the characteristics of marriages at risk for later-life divorce include: husbands who don't help with household chores, couples that do not talk, spouses who do not use polite words (*aisatsu*), couples that do not have sex, and relationships that include verbal or physical abuse, alcoholism, extra-marital affairs, or gambling addictions (Ikeuchi 2006, Itō 2006, Iwai 1999, Kumagai 1983, Lebra 1978, Masunaga 2002, Muroi *et al.* 2006, Saitō 2005, TBS Bangumi Seisaku Sutaffu 2006).

A typical article published in a mass-market magazine two months after the show ended includes a "Later-life Divorce Risk Check" (*Jukunen rikon kikendo chekku*) with thirty questions divided into those for husbands and wives (Itō 2006). In order to calculate the threat of divorce in their marriage, husbands are asked to agree or disagree with statements that index conservativeness: "When a husband is at home, of course his wife should be there as well;" "When women gather together, they talk nothing but trash;" "Men work and women keep the home;" and, "I am a good husband." The ambiguous last statement, which leaves the definition of "good husband" up to the reader, is precisely what this masculine half of the quiz is about: What makes a good husband? The quiz and surrounding article are designed to suggest that the more "traditional" ideals that many older men might hold about how married couples should relate could doom these relationships to divorce. Wives are asked to judge entirely different statements, including: "My husband says flattering things to me;" "I have fun traveling with my friends but would absolutely never travel with my husband;" and "We are a married couple and we are also friends." This last phrase includes the powerful umbrella term on which this quiz and the social problems it purports to diagnose hinge: companion-couple (*tomodachi fūfu*, literally "friend-spouses"). In a possible an-

swer to the question embedded within the quiz for husbands, this half of the checklist suggests that being a good husband is no longer about being *only* a husband. The best couples, or, at least, the ones less likely to divorce after April 2007, are both spouses and friends.

Images of typical marriages in the 1960s, 70s, and 80s were not of good friends married to each other, but instead of actors structured by a highly gendered division of labor that made each unable to thrive without the other. Walter Edwards, doing ethnographic research on Japanese marriages in the 1980s, suggested that relationships were held together by a “complementary incompetence” – men never learned to do the basic domestic work they needed to survive and women were unable to make enough money to support themselves (Edwards 1990). Many other researchers have described similar patterns in which married partners socialize in vastly different circles and relate more as parents than as co-partners or friends (Appelbaum 1995, Coleman 1983: 129, Ishii-Kuntz and Maryanski 2003, Kumagai 1983, Lebra 1978: 124–25, Lebra 1984, Ono 2006). In these descriptions, married spouses *need* each other, but in very different ways than ideals of companionate marriage suggest.

All the media attention belies actual incidence of later-life divorce. Although the absolute number of couples divorcing over sixty years of age has been climbing in the last two decades, they remain less than six percent of all divorces, and from 2005 to 2006 the rate has slightly decreased, perhaps because couples were anticipating the pension law change and delaying their divorces (Curtin 2002, Ikeuchi 2006, MHLW 2003). One popular counselor and commentator, Hiromi Ikeuchi (2006: 3), predicted there would be over 400,000 later-life divorces in 2007, up from 250,000 in 2002 and 2003, and a steady number after that. Despite the media focus, in 2003 the highest divorce rates for both women and men occurred between the ages of thirty and thirty-four. In the same year, sixty percent of divorces occurred between people with children under twenty years of age. Only five percent of all divorces included husbands who were older than sixty, and less than three percent of divorces included women of the same age, the earliest age for legal retirement. Although the average duration of marriages that end in divorce had increased to 10.6 years in 2003, suggesting that the spouses are older when they divorce, over fifty-eight percent of divorces end marriages of ten or fewer year’s duration (Curtin 2002, MHLW 2003: 451–54). The object of the media’s focus remains a spectral projection of what attitudes and behaviors could produce in 2007 if they are not dramatically changed – the ghost of divorce future.

MANY WAYS TO WAIT

Of the people I interviewed in the course of my research⁵, Yamada-san comes closest to the idealized romantic potential in later-life divorce. She was the first person I met who is explicitly considering divorce in April 2007, and firmly describes her current state as “thinking about it” (*kangaechū*). We met, in January 2006, when she ran late into a group meeting, sat down in an overstuffed chair, and offered to start off the round of self-introductions. I was across the oblong circle from her, sitting among seven women who had all paid ¥6,000 to talk about “relating” for three hours on a weekday morning. The group was organized in six-month cycles and this was the second meeting, but half the participants were new, so the counselor suggested we start the session by introducing ourselves. Yamada-san said she was happy to be first and described herself as a housewife with two older children. She started by describing why she was late, which might, she said, give us a sense of her other problems as well. She was late because she was dealing with the cat her college-aged son had brought home. The cat was loud and mean and tended to tear stuff up, so when her son predictably got tired of it, it fell to Yamada-san to figure out what to do. Her solution was to put the cat in a separate room, so now she found herself mediating between three subgroups in her family: the problematic cat, the semi-adult kids, and her husband.

Her husband didn’t get much mention in her self-introduction, but Yamada-san did say that she was currently considering if she should divorce him “next year.” The women in the group nodded silently, making it clear that among this population “next year” didn’t need any further explanation. As she explained over the next few meetings, Yamada-san understood her husband to be a selfish, silent jerk. They had nothing to say to each other, few interests in common, and he demanded she be responsible for all the household and domestic work, even when she was busy with her part-time job or many hobbies. Despite the fact their children were adults, Yamada-san’s husband refused to change his expectations of her. Meanwhile, a few years before, Yamada-san learned that he had been carrying on a long-term affair with a married housewife, which she discovered by accidentally finding emotionally intimate email exchanges. In the group, as we played games or filled in worksheets that were intended to help us learn ways to initiate conversations or talk about difficult topics,

⁵ My deepest appreciation goes to all the people who talked with me about their experiences, and let me hang out with them, in the course of this research. They have been and continue to be incredibly generous and I will always be deeply grateful for their help. I thank them all with pseudonyms.

Yamada-san said she would try but didn't expect she'd make much progress. Her 35-year marriage might be too far gone to survive the next year. The other women in the group, all younger than Yamada-san, agreed that was possible, and talked about their own experiences trying to build or sustain relationships. Although the group is not explicitly for divorced people, almost everyone there was either divorced or in the process of divorce, and we spent many meetings talking about who we are, what matters most to us, and how we relate to other people.

The state of Yamada-san's marriage is further complicated by a detail she proudly divulged over a *nijikai* ["after-party"] lunch, one afternoon after a group session. Five of the participants had decided to continue our conversation over food and we hadn't been eating long when Yamada-san made her announcement. Embodying cool, with a cigarette dangling and one arm thrown back over her chair, she said, "Actually, I've got a boyfriend. He's great and ... he's 21 years younger than me!" The last detail, especially, was big news, and we all reacted with a collective "eh!?" Yamada-san is fifty-nine, she was happy to tell us, and this boyfriend is thirty-eight and a professional artist. They see each other regularly, occasionally travel together, and Yamada-san describes their relationship as a friendship laced with romance.

Yamada-san's experiences are unusual compared with those of other women I know because she has found, at least temporarily, a new partner and has thus been able to live out the romantic fantasy of later-life rebirth while simultaneously exacting a silent revenge upon her husband. Among people I met, it is much more likely for older people – older women, in particular – to be open to and interested in a new relationship but unable to find anyone to date.

Although later-life divorce was characterized by a period of waiting – a collective pause until April 2007 – there were many ways to wait, and no clear way to tell how thinking or waiting might turn into divorce. In Yamada-san's case, after hearing her talk about her fun with her new boyfriend and the apartment in which she lives separated from her husband, I found it hard to believe that she was still really *thinking* – it sounded to me like she had made up her mind, and was now merely *waiting* for the legal change that would give her access to her husband's pension. But when I asked her, in a dubious tone, how much she had left to decide, she shut me down with no hesitation, saying, "No, I am still thinking (*lie, kangae-chū desu yo*)." She has not made her decision yet and is still weighing her options, particularly her ability to survive financially after divorce.

Another way to think about divorce is how Kawaguchi-san is planning the rest of her life. Living in the suburbs of a city on Shikoku, and not participating in any formal support groups, Kawaguchi-san has been

married for over thirty years and has three children. She met her future husband through an *omiai* [arranged meeting with potential marriage partner] – the first and only *omiai* meeting she ever had – and married into his fisherman family in 1974. Their marriage has been wracked by two major problems: her difficult relationship with her mother-in-law and her husband's terrible gambling problem. The former stress was because Kawaguchi-san and her husband lived near his family, and Kawaguchi-san was entirely responsible for her in-laws' care. As she described the problems to me, she said she knew they were clichéd, but that didn't make them any easier to fix. Her mother-in-law was horrible to her, demanding domestic help and criticizing her at every turn, while indulging Kawaguchi-san's husband and thus exacerbating his physical violence and gambling problems. His gambling became so bad that Kawaguchi-san eventually had to ask her own parents for money and took out loans to cover his twenty million yen debts, mostly from *pachinko* and high-interest loans taken to cover those losses. When her youngest child was four years old, in 1982, Kawaguchi-san decided she had to start working to make at least enough to provide for her children. At that time, she worked a part-time job each day during school hours and has been working at least part-time jobs ever since. Her children are now thirty-one, twenty-nine, and twenty-six and live on their own. She had been thinking about divorce for years but was unsure if she could support herself. In addition to her own income from her current job at a women's counseling center, half of her husband's pension should be enough.

She will not divorce until after April 2007 but sounded so definite about her plan that it wasn't until two hours into our first conversation that I realized her divorce hadn't happened yet. She lives apart from her husband, renting her own apartment in a small city far from the urban metropolis, where the cost of living is much lower. Because of the legal process of divorce, if she were to divorce before the April legal change, her husband could refuse her all monetary support or alimony. In that case, Kawaguchi-san would need to convince her husband to formally agree to the divorce and, because he does not want to legally separate, she would probably have to drop her claims on their mutual property and money to get him to agree. In other words, before April 2007 she would have to bribe him by settling for nothing to get his consent to the divorce. After years of working and borrowing to pay off his debts, Kawaguchi-san is more than willing to delay her divorce in order to get even the slightest financial return. She is waiting but no longer thinking.

In contrast, Uchida-san, also in her early sixties, is thinking a lot about her relationship with her husband but, despite her dissatisfaction with him and pressure from her daughter to divorce, doesn't think she ever

will. As unhappy as she is with her husband, she doesn't imagine that divorce will make her much happier, and so she stays with her husband, freely kvetching about his "feudal" (*hōkenteki*) behavior. To explain the contradictions between her dissatisfaction and her unwillingness to think seriously about divorce, Uchida-san turned to analogies that relate women's domestic responsibilities to a job that can't be quit.

I met Uchida-san in Saitama Prefecture, hours from the center of Tokyo. We had both agreed to help a local women's group stuff envelopes for an afternoon, and as we worked, the conversation turned to the current state of marriages in Japan. Our co-worker at the time, Itō-san, was a woman in her mid-thirties who asked polite questions but didn't volunteer much information about her own experience or marital status. Uchida-san was a dramatic contrast, and entertained us for much of the day with stories of her husband and his extreme behavior, narrating their problems: her husband never says thank you, he never helps around the house, she has no time for herself, her husband isn't interesting, they don't talk, and she'll always have to take care of him. She doesn't expect these problems will ever be solved and thus has moved into the bedroom her daughter left when she went to college, trying to make the situation more livable. Her daughter, Uchida-san told us, was pressuring her to get divorced but she couldn't imagine going through with it.

With another huge stack of envelopes waiting to be stuffed, Uchida-san started a new story, describing her husband's long-term extra-marital affair. Itō-san, who had been politely listening for most of the day, seemed not to be able to take it anymore, and interrupted saying: "Do you still do his laundry?" Itō-san, divorced and a single mother with a young daughter, seemed to be suggesting that if Uchida-san was really so unhappy she could leverage her position in the marriage by changing her own behavior. Uchida-san barely paused as she answered in the affirmative, saying, "That's still my job (*Watashi no shigoto desu*)". In Uchida-san's perspective, certain domestic duties were not just her responsibility but her *work*, and therefore non-negotiable. No matter the character of her marriage or her husband's behavior, Uchida-san would continue to wash her husband's laundry and prepare his meals. Given her detailed and damning expositions of his character, Uchida-san's understanding of what counts as "work," and the obligations that come with it, was large enough to make her sure that she would never leave her marriage. If other women felt divorce in their sixties might be an earned retirement, Uchida-san felt sure this job would continue for the rest of her life.

GENDERED WORK AND SYMBOLIC VALUE

In July 2006, nine months before the expected boom in later-life divorce, Sompo Japan DIY Insurance (2006) released results from a survey that suggested the extent to which families are not always cooperative social units. Based on surveys collected from 500 wives, the report described how likely women are to keep savings accounts without their husbands' knowledge. That fifty-five percent of wives had such savings was not surprising – the term to describe “secret savings” (*hesokuri*, literally “belly-button savings”) is common enough – but the *amount* of money was worthy of conversation. On average, women reported to have over ¥3 million hidden away from their husbands, which was an increase by almost a million yen from the previous year (Pulvers 2006, Sompo Japan DIY Insurance 2006, Tanikawa 2006). Women in their fifties were found to have even more saved. News programs showed on-the-street interviews of salarymen shocked when their guesses of the average secret savings were orders of magnitude smaller than the actual figure. For weeks afterward, men and women mentioned the report to me in conversations about divorce and the state of Japanese families as further proof that money, in certain forms, promotes divorce.

Money is the quickest, easiest explanation for divorce and, throughout my fieldwork, people who had no divorce experience offered it to explain the rising divorce rate. One standard line of reasoning was articulated to me in many situations by people who had not been divorced: it's the women with jobs, of course. They start working and suddenly they don't need their husbands anymore, so they leave. In popular imaginaries and personal fantasies, later-life divorces are the type that most directly link divorce and money because they suggest that women will gladly leave their husbands as soon as they can afford it.

But the average amount divorced women will get if they divorce after April 2007 – dependent on their work history and husband's salary – is unlikely to support a woman living by herself (Ishizaki 2006, Kigyō Nenkin Kenkyūjo 2006, Okano 2006). As structured by the national law change, to receive any portion of her ex-husband's employee (*kōsei*) pension, in addition to her own national (*kokumin*) pension, a woman must apply for that option when the couple submits their divorce application. The amount available to each woman is dependent on a number of factors, including: length of the couple's marriage, her (ex)husband's salary, his expected employee pension payments, and their ages. There is no standard payment in these divorces, and professional counselors and government literature offer formulas for calculating possible payments (Ishizaki 2006, Okano 2006). For most women, the extra money accorded them as a

portion of their ex-husband's employee pension is simply not enough money to provide fully independent living, and certainly not enough to support the wealth of fantasies about female freedom and self-discovery, and of male emasculation and decrepitude, racing through media predictions and private conversations. Hiromi Ikeuchi makes this point a central theme in her book and many interviews, suggesting that the amount of money most women can expect to get will dramatically decrease their standard of living (Hongo 2006, Ikeuchi 2006). If the potential payments are not enough to replace a husband's paycheck, why has the promise of money made later-life divorce an option like never before?

Money and pension payments provide the central idiom in imaginings of later-life divorce because they enable women a symbolic parallel retirement, simultaneously labeling domestic work equal to paid work and suggesting that, like men, women over a certain age deserve a break. In this case, money's symbolic value – and its power to index social worth, valuable labor, and independence – far outweigh its material exchange value. As in the television show *Jukunen Rikon*, women divorcing when their husbands retire makes sense in a symbolic order in which marital relationships were held together by a highly gendered division of labor; if husbands and wives were partnered workers in different spheres, when one job ends, so should the other, though both have continued financial benefits.

Although Uchida-san was unusual because she explicitly labeled her housework a job (*shigoto*), such ideas are at the heart of the empowered glee some women use to describe their thoughts about divorce. For those women, imaginary divorces offer not just acknowledgment of decades of domestic work, but also the potential for a "third life" of retirement and the sense of rebirth more commonly associated with retired men (Bair 2007, Kimura 1999). Indeed imagined, anticipated, or spectral divorces are likely more satisfying than lived divorces because, in the former, the symbolic value of money is all that matters. If, as Conrad (2001: 36) suggests, Japanese employees consider pension benefits "a form of deferred wages," later-life divorces can offer women *denied* wages and symbolic recognition of decades of work. The imagined or anticipated freedom from marriage and financial constraints may be more satisfying than the reality. Yamada-san's is an extremely rare case, and most women I know had a hard time finding a new partner with which to share their ideals of companionate marriage. Though many women told me they would be happy to be alone, they often held some hope that an ideal partner might come along. For them, in practice, companionate ideals are more likely to leave them without a male companion.

FUTURE ORIENTATIONS

Perhaps because people were waiting for April 2007, later-life divorce rates fell in the preceding two years, making the ratio between couples who have divorced and people who are “thinking about it” even more extreme. As with divorce at other points in the life course, performatively thinking about later-life divorce might elicit enough change to make marriages sustainable. Indeed endless television shows and news articles repeat this point: it’s not too late! Husbands, if you would offer to do the dishes, or tell your wife that you truly appreciate everything she does, you can turn this marriage around! The collective pause before the legal change went into effect mirrored discussions that might happen in any marriage when divorce is suggested. Although conclusions to these many moments of private reflection about what is desirable and what is possible remain unknown, the national interest in personal relationships has never been so clear.

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